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What will I do . . . when the War is Won?

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and plans under way
for the re-establishment
of Canadian Service
Personnel in civil life

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for the Information of
Members of the Canadian

NAVY, ARMY, AIR FORCE

Issued under the authority of
HON. IAN MACKENZIE

Minister of Pensions and National Health

Verner OTTAWA Bureau

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read \$195 and \$16 respectively.


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DEPARTMENT OF PENSIONS AND NATIONAL HEALTH

OTTAWA, October, 1943.

Canada's programme for the rehabilitation of those who have served in the Armed Forces has been the subject of consideration since the outbreak of war by a Committee of the Cabinet, a General Advisory Committee and special Committees of Parliament and the Senate. The programme is practically complete.

When it is completed, a handbook will be prepared and issued by the Department responsible for the care, treatment and rehabilitation of those who have served, namely, the Department of Pensions and National Health.

In the meantime, this booklet, which has been prepared by the Department of National Defence, will serve the purpose of providing information on measures already enacted.

W. S. WOODS,

Associate Deputy Minister,

Department of Pensions and National Health

FOREWORD

The men to whom this booklet is addressed are busy on work of great urgency. As sensible men, they look forward to a day when their present task shall have been accomplished and they must set their hands to other work. An effort has been made herein to satisfy their proper curiosity as to the procedures by which they may fulfill their aspiration to re-enter useful and remunerative civil employment.

Success in ordinary life calls for the possession of a marketable skill. Re-establishment policy, as described herein, is based on recognition that the years devoted to military service are in most cases the years in which young men normally acquire those skills. Hence the emphasis laid on training.

But this booklet would not be complete without the assurance that, in organizing the means whereby ex-service men may qualify for employment, Canada has also recognized the necessity of ensuring that employment opportunity shall exist. Parliament and the Government, with the loyal and effective co-operation of industry, are laying positive plans to that end.

IAN A. MACKENZIE.

What Will I Do, When the War is Won?

Provisions already made and plans
under way for the re-establishment
of Canadian Service Personnel
in civil life.

1. What will happen to servicemen after the war?

Even though servicemen are busy winning the war first, they want to know what will happen to them afterwards. Can they get their old jobs back, or new ones if they want them? Will there be enough jobs after the war? Can a man get help if he finds it hard to make a fresh start in life? Will provision be made for his dependents?

The answers to these and other related questions, so far as they can be given briefly at present, are contained in this pamphlet. The Government of Canada, through its various departments, is making extensive plans to assist every Canadian serviceman to re-establish himself.

However, the war is not over yet; and the conditions which will exist at the end of hostilities cannot be wholly foreseen by anyone.

For this reason, the provisions described here must be considered as subject to change. This much is certain. The future plans for the re-establishment of ex-servicemen can only be fully realized by winning the war.

2. Does the government re-establishment program apply to all services and ranks?

Subject to the governing Acts and Regulations, it applies to ex-servicemen and ex-servicewomen including officers and all other ranks, who have given full-time service as members of the Canadian Navy, Army or Air Force; and the term "ex-serviceman" as used in this pamphlet refers to all of these. There are some necessary modifications regarding provisions for ex-servicewomen.

3. What takes place at the time a serviceman is discharged?

At the time of discharge, he will be given a thorough medical and dental examination, and if he is found to need any treatment it will be arranged for. All documents necessary for his discharge will be completed, and a certificate containing proof of his service will be issued to him.

His pay account will be settled, and if he has completed 183 days of regular service he will also be entitled to a rehabilitation grant. The rehabilitation grant provides for payment of (a) the equivalent of 30 days' additional pay

(less any assigned portion) immediately upon discharge; and (b) continuance for 30 days of any assigned pay, and for one month of dependents' allowances, if his dependents have been receiving them prior to his discharge. The purpose of the rehabilitation grant is to tide him and his dependents over for a period while he is seeking opportunities for re-establishment in civil life. Additional forms of assistance are outlined in the following pages.

* While at the demobilization centre, other ranks will also be given a clothing allowance.

(The payment of Rehabilitation Grant and Clothing Allowance in the case of servicemen who are discharged while they are in hospital is made under different arrangements.)

Arrangements will be made for his transportation and travelling expenses home, in accordance with the financial regulations in force.

Before discharge, he will also be put in touch with the proper authorities to advise him in making his plans for the future.

Shortly after his discharge he will receive a War Service Badge, which only servicemen who voluntarily enlisted for general service in the present war, and who have been honourably discharged, are entitled to wear.

After discharge, the serviceman will become a free agent and full-fledged civilian again. The rehabilitation of ex-members of the Forces is the responsibility of the Department of Pensions and National Health and other civilian government agencies, but not of the Department of National

Defence. However the Navy, Army and Air Force will continue to be interested in the welfare of their former members as civilians. Any measures which may contribute to the welfare of ex-service personnel will receive very active support from the Services.

4. Will the ex-serviceman be able to get a job?

The next few pages will show that more is being done than ever before to fit servicemen for civil life, to assist them in finding jobs with reasonable living wages, and, as far as possible, the sort of jobs they want. Servicemen can rest assured that Canada feels a very definite responsibility to them in view of their service during the war. But no one knows better than the ex-serviceman himself what he would like to do. All of the plans for his re-establishment preserve his freedom of choice and encourage personal initiative. It is taken for granted that he will do his part in finding a job. The aim of the whole re-establishment program is to help a man to help himself.

5. Can the ex-serviceman be sure of getting his old job back, if he wants it?

Yes: where reasonably practicable the employer is required by law (The Reinstatement in Civil Employment Act, 1942) to give the ex-serviceman his old job or one not less favourable to him, in accordance with the Act.

On his part, the discharged man must apply for his old job within three months after his discharge from service or from hospital treatment following discharge in Canada; or as otherwise provided, under the regulations.

6. What kind of assistance in getting a new job will the discharged serviceman be given?

It is expected that the great majority of ex-servicemen will have no serious difficulty in obtaining employment for themselves. However, the Dominion Government has plans for the assistance of those who may experience difficulty or delay in getting re-established. Below are some of the important provisions already made: Others are outlined in the following pages.

In the larger centres, employment offices have been set up which are clearing houses for many available jobs. In referring applicants to jobs, the employment offices will give serious consideration to the nature of a man's service, giving full weight to experience gained and skills acquired while in the Forces.

The Civil Service of Canada offers a most varied range of employment in the service of the federal government throughout the country. Under the War Measures Act, preference applying to ex-members of the Canadian Expeditionary Force 1914-1918, in all appointments made by the Civil Service Commission, at present includes veterans of this war who have been granted pensions or have served in a theatre of actual

war. Similar preference in employment is offered by most provinces and municipalities.

Certain contracts awarded by the federal government to private contractors now stipulate that a certain proportion of ex-servicemen are to be employed.

7. What about the serviceman who would like to take up farming or commercial fishing or establish a rural home or a semi-rural home near an industrial centre?

The Veterans' Land Act, 1942, makes provision for financial assistance to enable ex-servicemen to establish themselves permanently in one of the following three types of settlement:—

- (a) *Full-time farming.*—Provided the ex-serviceman has had satisfactory practical agricultural experience and is otherwise qualified to engage in full-time farming, he will be helped financially and otherwise to acquire land, improvements, livestock, farm machinery and equipment.
- (b) *Small holding settlement close to employment opportunity.*—Provided the ex-serviceman has steady employment or the definite prospect of such employment and is otherwise qualified for this kind of settlement, he will be helped to acquire a small acreage, a comfortable home, and the necessary equipment for a small establishment near his place of employment. His employment may be in a

city, town or village, or of a purely rural nature. He may be employed in industry, commerce or agriculture. This type of settlement may also be made available to disabled men who will rely to a large extent on their pension income.

- (c) *Small holding settlement coupled with commercial fishing.*—Provided the ex-serviceman has satisfactory experience in commercial fishing and is otherwise qualified for this kind of settlement, he will be helped to acquire a home and small acreage plus commercial fishing equipment which may include a seaworthy boat, engine and gear, so that he may engage in the fishing industry in Canada's coastal or inland waters where such ventures are likely to succeed. If two ex-servicemen wish to do so, they may go into the fishing business on a partnership basis. Each will have a home and acreage of his own, but their fishing equipment may be pooled between them. Only men of rugged health and physique who have commercial fishing experience and an appreciation of the hazards of the fishing business will be granted financial assistance under this plan of establishment.

Applications of honourably discharged ex-servicemen for financial assistance under the Veterans' Land Act will be considered if—

- (a) the returned man has served in a theatre of actual war, or

- (b) has had not less than twelve months' full-time service in the Armed Forces,
or
- (c) is in receipt of a pension following discharge from the Navy, Army or Air Force.

The various steps in getting established in one of the ways outlined above are as follows:—

First, the ex-serviceman must make application for qualification papers. He (and perhaps also his wife) will appear before the Regional Advisory Committee which functions in the district in which he proposes to become established. The function of this committee is to discuss the project with the ex-serviceman, advise him, and determine whether he has the experience and other qualifications which are necessary if he is to have reasonable prospects of success. These Regional Advisory Committees are all composed of practical men, the great majority of whom are veterans of the last war or have sons serving in the present war.

Qualification papers will state the type of establishment for which they are issued; and the ex-serviceman may then select a property and make application for financial assistance to become established. He may make a selection from the properties which have already been acquired by the Director of the Act, and held in reserve for servicemen after the war, or he may select some other property if the owner is willing to sell it at a fair price.

In general, the method of financing the undertaking is as follows:—

1. At the outset, the Dominion Government undertakes responsibility for all the original costs of settlement, provided these do not exceed \$4,800 for land and buildings, and \$1,200 for stock and farm equipment or for fishing equipment. If the costs are higher, the property may still be acquired if the ex-serviceman can provide whatever additional funds are necessary, above what the government is prepared to pay.

2. Then the ex-serviceman enters into a contract with the Dominion Government by means of which he is able to purchase the property for himself by paying only part of the total cost. The remainder of the original cost of the property is paid by the Dominion Government for the ex-serviceman, and therefore constitutes a grant of financial assistance to help him to re-establish himself.

The particular arrangements which have been made to enable the ex-serviceman to pay his share of the costs are as follows:—

1. The ex-serviceman must make a down payment to the Dominion Government of 10 per cent of the cost of the land and buildings; and this down payment must be paid at the time he applies for financial assistance under the Act. Therefore, his down payment will be \$480 if the land and buildings cost \$4,800, \$200 if they cost \$2,000, etc. Those contemplating settlement would be well advised to make provision in advance for the necessary funds to make this down payment, and to meet other expenses.

2. The ex-serviceman will then undertake by his contract to pay to the Dominion Government

two-thirds of the cost of the land and buildings. Provision has been made to enable him to pay this sum by instalments over a period not exceeding 25 years. These instalments will fall due yearly, half-yearly or monthly, according to the arrangement made in each case. He will also have to pay interest at $3\frac{1}{2}$ per cent on his debt; but each instalment will normally include both principal and interest charges, and in no case will annual instalments exceed \$145 per year, or approximately \$12 a month, which is not more than the equivalent of a very modest rental. Provision is made for varying this method of payment in individual cases, where the authorities think it advisable. The ex-serviceman is also responsible for annual taxes and fire insurance.

The following illustrations show how these financial arrangements work, and should be read carefully. (These are illustrations only: the actual costs involved would of course vary in individual cases):

Full-time farming—

Total costs—

Cost of land and buildings.....\$4,800

Cost of livestock and equipment.. 1,200

\$6,000

Sale price to the ex-serviceman—

Down payment of \$480 (=1/10 of \$4,800)
PLUS \$3,200 (=2/3 of \$4,800). Since the \$3,200 is normally paid by instalments, $3\frac{1}{2}$ per cent interest must therefore be added.

(Share of costs paid by Dominion Government will therefore be \$2,320.)

Small holding coupled with employment—

Total costs—

Cost of land and buildings..... \$3,600

Cost of tools, small equipment, and
household equipment 600

\$4,200

Sale price to the ex-serviceman—

Down payment of \$360 ($=\frac{1}{10}$ of
\$3,600) PLUS \$2,400 ($=\frac{2}{3}$ of
\$3,600). Since the \$2,400 is nor-
mally paid by instalments, $3\frac{1}{2}\%$
interest must therefore be added.(Share of costs paid by Dominion Govern-
ment will therefore be \$1,440.)*Small holding coupled with commercial fishing—*

Total costs—

Cost of land and buildings..... \$2,700

Cost of fishing equipment..... 1,200

\$3,900

Sale price to the ex-serviceman—

Down payment of \$270 ($=\frac{1}{10}$ of
\$2,700) PLUS \$1,800 ($=\frac{2}{3}$ of
\$2,700). Since the \$1,800 is nor-
mally paid by instalments, $3\frac{1}{2}\%$
interest must therefore be added.(Share of costs paid by Dominion Govern-
ment will therefore be \$1,830.)The foregoing illustrations show that the
Dominion Government absorbs a larger part of

the total cost of a full-time farming or commercial fishing establishment than it does in connection with a small holding coupled with employment. The explanation of this lies in the cost to the Dominion Government of the stock and machinery or fishing equipment required in such establishments in comparison with what is needed on a small place when the ex-serviceman has steady employment elsewhere.

The Government's grant (that is the share of costs paid by the Dominion Government, as indicated in the above illustrations) has as its purpose to assist a man to re-establish himself; and therefore it is made subject to certain conditions which are designed to encourage the ex-serviceman to continue his efforts for a sufficient length of time to give his settlement project a fair chance of success. For this reason the government's grant cannot be converted to the benefit of the ex-serviceman if he re-sells the property before he has fulfilled the terms of the contract for a period of at least 10 years. In the event of the ex-serviceman's death before completion of contract, his rights and obligations pass on to his legal heirs.

Provision has been made for ex-servicemen who have been out of touch with farming for some time to secure up-to-date experience by employment with selected farmers, or to be given practical instruction by other means.

The foregoing is a brief summary of the provisions of the Veterans' Land Act, 1942. For further particulars enquire for the handbook published by the Director of the Veterans' Land

Act, under the authority of the Minister of Mines and Resources. It has been made reasonably clear, however, that the Veterans' Land Act is wide in scope and generous in its terms. Its fundamental purpose is to provide an opportunity for an ex-serviceman to acquire home ownership under easy terms and within a reasonable time. Ex-servicemen should not attempt to rush establishment under this Act, but to regard it as a means towards permanent future security for themselves and their families. They should not attempt to secure the first property that is offered, but to make sure that they choose the right type of establishment, in a district where they can settle down successfully and permanently.

IMPORTANT NOTE:—At this stage of the war, actual settlement operations *in volume* will not be attempted. Building materials are needed elsewhere for the war effort, and the manufacture of farm machinery is very restricted. In addition, it has been decided that men returning from overseas at the end of the war shall not find their choice of good settlement is seriously limited because of extensive allotment to men discharged before the end of the war.

8. Is there any financial assistance for the ex-serviceman who already owns a farm?

Yes. The Veterans' Land Act also provides funds to pay off mortgages, effect improvements or buy livestock and equipment. Loans totalling

up to \$3,200 may be obtained, provided that they do not exceed 60 per cent of the value of the land. If a loan for livestock and equipment only is desired, the total may not exceed \$2,500, or 50 per cent of the value of the land.

These loans will be covered by first mortgage security; and they will be repaid over a period of 25 years, with interest at the rate of $3\frac{1}{2}$ per cent per annum.

9. Will the ex-serviceman be helped if he requires training for a new job?

Yes, vocational training will be provided for any discharged person who requires such training in connection with his permanent rehabilitation in a suitable occupation.

The Minister has authority to approve training, including maintenance grant and fees—together with appropriate allowances for dependents—to any discharged person, provided he has the aptitude and inclination, where:

- i. such person is pursuing vocational, technical or other educational training;
- ii. the Minister approves such training as being training which will fit him or keep him fit for employment or re-employment or will enable him to obtain better or more suitable employment, and
- iii. he makes progress in such training to the satisfaction of the Minister.

NOTE.—This vocational training is governed by the length of the man's service in the Forces,

with a maximum of twelve months, and such training must be completed within eighteen months after the date of discharge. In determining whether it is in his own and the public interest for a man to pursue some such course, the Department will give consideration not only to his educational and other qualifications at time of enlistment, but also to any increase of his technical or educational fitness for civil employment during the time he was serving in the Armed Forces.

10. May a discharged serviceman be given assistance in taking a university course?

Yes.

I. Under-Graduate—

The Minister has authority to approve training, including maintenance grant and fees—together with appropriate allowances for dependents—to any discharged person who has the aptitude and inclination and who:

- (a) has been regularly admitted to a university before his discharge and resumes within one year and three months after discharge a course, academic or professional, interrupted by his service, or
- (b) becomes regularly admitted to a university and commences any such course within one year and three months after his discharge; or

- (c) because of ill health or because his admission to the University has been conditional upon his fulfilling some additional matriculation requirements or for any other good reason shown to the satisfaction of the Minister, delay resumption or commencement of such course beyond the aforementioned periods.

The opportunity for university training is governed by the length of service. Where progress is satisfactory, the assistance may be continued for as many months, in university, as the man served in the Forces. If the student's progress and attainments in his course are such that the Minister deems it in his interest and in the public interest, the payment of the grant may be extended beyond the period of service to permit the man to complete his course.

However, the grant shall not be continued to any such person who fails in more than two classes or subjects in any academic year, nor to any such person who, having failed in either one or two classes or subjects, also fails in either or both supplementary examinations next offered by the university in such classes or subjects.

II. *Post-Graduate*—

In case any discharged person

- (a) *has entered upon a post-graduate course, either academic or professional, in a university before enlistment, or was about to do so at the time of his enlistment, or, having*

completed his under-graduate course in a university after his discharge, enters upon a post-graduate course as aforesaid, and

(b) resumes or commences such post-graduate course within

i. one year from his discharge, or

ii. in the case of a discharged person who completes his undergraduate course after his discharge, as soon as may be after such completion,

if the Minister having considered such person's attainments and his course, deems it in the public interest that he should continue such course, the Minister may, subject to the provisions of this Order, authorize the payment to such person of a maintenance grant and fees for as many months as he served. The assistance may be extended if the progress and achievements are so outstanding that it is in the public interest that the grant should be continued.

11. Will there be financial help for ex-servicemen?

(a) *if temporarily incapacitated?*

(b) *if temporarily out of work?*

(c) *if awaiting returns from crops or private business enterprise?*

Yes. Subject to the provisions of the Post-Discharge Re-establishment Order, these men will also be eligible to receive allowances. (See Section 12.)

12. What grants may be paid to ex-servicemen under the Post-Discharge Re-establishment Order?

Under this order grants may be provided for ex-servicemen while taking refresher courses, vocational training, university education, awaiting return from crops or private enterprise, temporarily incapacitated or out-of-work, if fit and capable of working. These grants cover:—

- (a) Tuition fees, student fees, athletic fees or other charges and costs of courses taken.
- (b) Living allowances of \$44.20 per month for a single man, \$62.40 per month for a married man.
- (c) Allowances for dependents, which may be paid during the time that ex-servicemen are receiving grants under this Order, in accordance with the regulations.

The various grants under the Post-Discharge Re-establishment Order are intended to provide for a man and his dependents, if any, during a period of training or waiting of such length as would normally be necessary before he is able to become re-established in civil life.

For this reason the maximum period for which the above allowances may be paid is one year or a period equal to the length of the serviceman's time in the Forces, whichever is shorter. They will not be available after the first 18 months following discharge, except as provided for ex-servicemen pursuing university courses and pensioners undertaking vocational training.

A grant under this Order will not be made during the one month following discharge if this period has been covered by an award of the rehabilitation grant. Moreover, benefits and grants under this Order will not be paid to ex-servicemen who take up residence elsewhere than in Canada.

Before discharge, servicemen will be informed of the proper persons to give them full information concerning details of this Order.

13. What will the ex-serviceman have to fall back on if he gets a job and later loses it?

Unemployment Insurance—which came into effect in Canada on July 1, 1941. Under the Unemployment Insurance Act, employers, employees and the federal government contribute to the Unemployment Insurance Fund. The contributions in respect of any individual will depend on the amount of his salary or wages.

Normally, any employee (whether ex-serviceman or not) who has made contributions for at least 30 weeks and becomes unemployed, can apply to his nearest Unemployment Insurance Office for insurance benefit, provided there is no suitable work available which he is capable of performing.

However, ex-servicemen have been granted special concessions with regard to Unemployment Insurance under the Post-Discharge Re-establishment Order. Thus, if a man has completed 15 weeks in insurable employment within any 12

months after discharge, the Federal Government will pay all the necessary contributions on his behalf from July 1, 1941 (or from the date of his enlistment if subsequent to July 1, 1941) until the date of his discharge. This is to compensate the serviceman for loss of opportunity to accumulate paid-up insurance for the time during which he was away from civilian employment while serving in the Armed Forces. He will be permitted to count this accumulation towards benefit under the provisions of the Unemployment Insurance Act.

Unemployment Insurance allowances, based in each case on wages received and upon the amount which has already been contributed to the fund, will be paid out of Unemployment Insurance funds. These allowances will range up to a maximum of \$12.24 per week for a single man, and up to a maximum of \$14.40 per week for a married man.

14. Will there be enough jobs after the war?

There are sound reasons to expect that there will be a high level of employment following the war. The war effort in Canada has resulted in the lessening of the supply of nearly all kinds of goods usually produced for peace-time use. In many lines scarcities have developed because men and materials have been employed in producing arms, ships and munitions of war. Building construction of all kinds has been greatly curtailed during the war. In addition, road construction has been kept to a minimum, and only

essential repairs have been allowed for buildings, houses, machinery, highways and other such things that require continual upkeep. Many kinds of agricultural production, even though they have been expanded, have failed to keep pace with demand. Mining of the less essential war metals has been greatly reduced.

After the war, shortages must be made up, and extensive replacements and repairs will be needed all over Canada. In addition, Canada will be required to provide materials to assist in the reconstruction of allied countries, and for some years great demands for food will be made by starving and semi-starving people all over the world. This in itself should be sufficient to maintain considerable activity on the farms, in the factories, throughout the railway and motor transport systems and in the merchant marine.

In the opinion of those competent to judge, plenty of employment is confidently looked for when industry gets on a peace-time footing again. However, it may well be that during the period of change-over from war industry to peace-time industry, there will be a period of time during which private employers, by themselves, will be unable to absorb all the men who require jobs. To meet such a situation, various authorities have now under consideration the inaugurating of important projects such as water power development, river control dams, reforestation, salvage of war material, agricultural schemes, housing programs, construction of needed public buildings, replacement and reconstruction of rundown or obsolete buildings, the

repair of roads, bridges and public properties the replenishment of worn-out railway rolling stock, and a general overhaul of public transport facilities. Undoubtedly civil aviation will be widely developed after the war. In short, there will be plenty of work to be done.

This does not mean that every last man will be certain to get the job he wants at the very time he wants it. But it does mean that the prospects of employment after the war are based on solid grounds.

15. Can a discharged serviceman claim any special assistance if he is disabled?

His case will be considered by the Canadian Commission; and, if entitled, he will receive such payments for himself and his dependents as may be awarded under the provisions of the Pension Act. A special effort will be made to find him a good job which he can perform and, if necessary, to train him for it.

16. Will free hospitalization and medical treatment be provided?

Generous and far-reaching provisions are made for ex-servicemen who are in need of hospitalization and medical treatment; and these provisions may include allowances as indicated below. Because of many circumstances which may vary greatly in individual cases the regulations are necessarily somewhat complicated; but the following are the chief provisions and should be read carefully.

1. Treatment and hospitalization are provided in Canada for *all* ex-servicemen for any condition where necessary, *within one year following discharge*.

In this case, special hospital allowances for the ex-serviceman and his dependents may be paid within 18 months after discharge for a period equal to the ex-serviceman's length of service or for one year whichever is shorter. Normally these special hospital allowances are at the same rates as grants under the Post-Discharge Re-establishment Order (See Section 12); but they may be reduced if the ex-serviceman has income from other sources.

2. Otherwise treatment and hospitalization (including treatment and hospitalization which begin *after* one year following discharge) are provided in the following circumstances only:

- (a) For a disability for which the ex-serviceman is or has been found entitled to receive a pension under the Pension Act.

During treatment the ex-serviceman's pension will be suspended, but in lieu thereof he will be paid the full hospital allowances as provided under Departmental regulations.

- (b) For a condition which does not entitle the ex-serviceman to a pension, provided that this condition can be remedied by treatment and does not include tuberculosis and mental illness or chronic and incurable illness.

This treatment of non-pensionable conditions is only available to ex-servicemen who have had meritorious service in a theatre of actual war and who, for financial or other reasons, are unable to obtain treatment from some other source. The treatment is only given in Canada.

In this case, no hospital allowances are paid; but, if the ex-serviceman is receiving a pension, pension payments will continue while he is undergoing treatment.

- (c) For a serious disability which does not ordinarily entitle the ex-serviceman to a pension provided that a pension has nevertheless been granted because of his necessitous circumstances.

In this case, no hospital allowances are paid, but pension payments will continue while the ex-serviceman is undergoing treatment.

The following additional regulations apply to treatment generally, for whatever conditions it may be given:

- (1) Treatment, when given, will be continued until the conclusion of the ex-serviceman's illness, but any hospital allowances during treatment will be subject to the limitations indicated above.
- (2) In the case of a single man, a fixed sum for maintenance in hospital will be deducted from any allowances he may receive.
- (3) Under special arrangements treatment and hospitalization may also be given to Cana-

dian ex-servicemen who are or have been found entitled to pension and who are residing in the United States or in certain other countries after the war. In this case full hospital allowances are payable and pension is suspended during treatment.

Any ex-serviceman who has need of medical treatment should consult the nearest District Chief Medical Officer of the Department of Pensions and National Health.

17. What pensions will be paid after this war?

Pensions may be paid in cases of disability or death. If a man has to his credit service overseas or on the high seas or service which is considered equivalent by the Canadian Pension Commission, it is sufficient that his disability (or its aggravation) or death was incurred during, or is attributable to his period of service. If he served in Canada only, his disability (or its aggravation) or death must be shown to have arisen out of or to have been directly connected with his service. A pension may be granted for a pre-enlistment disability, under certain conditions, if the Pension Commission decides that this disability became aggravated or grew worse during, or as the result of, a man's period of service.

However, in cases of service in Canada only, where a man has suffered serious disability or death but does not come under the provisions of the foregoing paragraph, the Pension Act

permits that the award of a pension may nevertheless be made in case of necessitous circumstances.

Subject to certain exceptions, a pension may not be granted if the Pension Commission, after careful investigation, decides that a man's disability, results from improper conduct including wilful disobedience of orders.

Pensions for disability vary according to the seriousness or degree of the disability. The maximum yearly payments (that is, for complete disability) to all ranks below Lieutenant (Navy), Captain (Army), Flight Lieutenant (Air Force), and to dependents, are:

Man	\$900
Wife	300
First Child	180
Second Child	144
Each Subsequent Child..	120

Allowances for children are normally paid only until the age of 17 years for girls and 16 years for boys; but they may be extended in cases where a child is incapable of earning a livelihood, or under certain other circumstances at the discretion of the Pension Commission.

Pensions in case of death, for the dependents of all ranks below those stated above, are: \$720 for the widow, and the same amounts for the children as in the case of complete disability. Orphaned children may receive double the ordinary rates.

Because of the many differing circumstances out of which claims for pensions may arise, the Pension Act is necessarily complicated with

details, exceptions, etc., which cannot be treated here. For example, pensions may also be paid to dependents other than wife and children (including dependent parents) under the conditions laid down by the Act. Moreover, the pension provisions for ex-servicewomen differ in some respects from those which apply to men.

In order to facilitate the preparation and presentation of pension claims the government has provided a body of trained specialists to assist applicants for pensions without charge. These officials are known as Pensions' Advocates, and are located in all offices of the Department of Pensions and National Health throughout Canada.

The Canadian Pension Commission has sole jurisdiction in all matters respecting pension for death or disability, or related thereto; and any communications regarding such matters should be addressed to the Secretary, Canadian Pension Commission, Daly Building, Ottawa Canada.

18. Where can the veteran go for expert advice concerning his rehabilitation problems?

The Department of Pensions and National Health has stationed Veterans' Welfare Officers in the principal offices of the Unemployment Insurance Commission in all the larger centres. It is the function of these officers to know all of the laws enacted for the serviceman's benefit, and to give expert and friendly advice and help. A man discharged from the Forces will find their services invaluable.

19. Is this all?

By no means. The above provisions are not to be thought of as final. Their improvement in various details is being given continuous consideration. Additional proposals are being studied. Servicemen who return at the end of the war will benefit from Canada's experience in dealing with the problems of the thousands of discharged men who are already veterans of the present conflict. Moreover this pamphlet only gives a brief outline of the federal government's provisions for ex-servicemen. It does not attempt to describe the many arrangements and projects which the provincial governments, municipal authorities, citizens' committees, service associations and a large number of other public-spirited organizations are planning for the ex-serviceman's welfare. Most provincial governments now have rehabilitation and reconstruction committees working along these lines.

However, this pamphlet will have achieved its purpose if it provides helpful answers to some of the questions which servicemen are asking—plus the assurance that Canada is looking forward to their home-coming, and is preparing to give them opportunities for a new and decent start in life.

So, for the present, let's get on with the war.

